



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**

Denise Carlon  
KML LAW GROUP, P.C.  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
Specialized Loan Servicing LLC, as servicer for U.S.  
Bank National Association, as Trustee for Terwin  
Mortgage Trust 2005-16HE, Asset-Backed  
Certificates, Series 2005-16HE

In Re:  
Baptista, Ana S.

Order Filed on April 18, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 16-11858 VFP

Chapter: 13

Hearing Date: April 6, 2017

Judge: Vincent F. Papalia

## ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: April 18, 2017**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Association, as Trustee for Terwin Mortgage Trust 2005-16HE, Asset-Backed Certificates, Series 2005-16HE, under

Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

■ Real Property More Fully Described as:

**Land and premises commonly known as Lot 17, Block 2031, 57 Wilson Avenue, Newark NJ 07105**

**BEGINNING at a point in the northeasterly line of Wilson Avenue (formerly Hamburg Place) distant 67.65 feet southerly from its intersection with the southerly line of Patterson Street, and running thence;**

- (1) North 61 degrees 10 minutes east 98.12 feet; thence**
- (2) South 28 degrees 50 minutes east 19.81 feet; thence**
- (3) South 59 degrees 43 minutes west 98.15 feet; thence**
- (4) North 28 degrees 50 minutes west 67.65 feet to the point of place of BEGINNING.**

□ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ana S. Baptista  
 Debtor

Case No. 16-11858-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2017.

db +Ana S. Baptista, 57 Wilson Avenue, Newark, NJ 07105-3216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicer for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-16HE, Asset-Backed Certificates, Series 2005-16HE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-16HE, Asset-Backed Certificates, Series 2005-16HE nj\_ecf\_notices@buckleymadole.com  
 Marie-Ann Greenberg magecf@magntrustee.com  
 Michael E. Brown on behalf of Creditor National Loan Investors, LP mbrown@dbblegal.com  
 Nicholas Fitzgerald on behalf of Debtor Ana S. Baptista nickfitz.law@gmail.com  
 TOTAL: 5